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ABSTRACT

The beginning phases of a preretirement program at San Jose State University, California, are described. The program, initiated through the interdisciplinary gerontology program, entailed group discussions and individual followup and counseling when appropriate. Discussion topics were housing, legal matters, leisure and volunteer work, health, and finances, including budgeting on a fixed income. Forty-one participants, or 5 percent of the college's faculty, attended either on-campus sessions for 6 weeks or two off-campus sessions. Most participants were involved in social networks, organizations, and leisure activities, and many were looking forward to having more time to spend in these activities during retirement. Most had done some planning for retirement, mainly financial, and they were primarily interested in discussing financial topics such as investments, budgeting, and pensions. A university-based preretirement program has advantages other programs may not have: university consultants are knowledgeable in specific subject matters, instructional techniques, and adult development; the university consultants are available for further counseling or followup; information and material can be easily revised as new data are obtained; and sessions can also be offered in community locales. The university can also benefit from a retirement preparation program through training corporation personnel and students in industrial gerontology or preretirement planning. (SW)

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Pre-Retirement Training:

Expanding the Role of the University

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Pre-Retirement Training: Expanding the Role of the University

Formal retirement planning or pre-retirement programs have been in existence for 30 years although more attention has been paid to them in the last few years as retirement has taken up a larger proportion of an individual's life. Even though retirement planning within corporations has become more widespread, only 10% of the population, aged 55-64, has actually participated in such a program (Harris Poll, 1981). Furthermore, the programs that are offered tend to be limited to financial information and benefits. Corporations, although claiming to be aware of the need for more diverse programs on a wider range of issues, have not yet begun to address them (O'Meara, 1977; Rhine, 1980).

The goal of retirement preparation is to ease the adjustment to life without work. It involves a form of anticipatory socialization to the retirement role in that the worker develops some idea of what retirement will be like, what to expect, and what the options might be. By planning ahead and considering potential needs and problems before retirement, it is expected that the transition will be smoother.

Formal retirement programs have specific benefits for employers as well as employees. These benefits include improved employee relations and morale, improved productivity and the fulfilling of a social responsibility (Research and Forecasts, 1979). Reasons as to why more corporations do not offer retirement programs include budget constraints, feelings of not wanting to interfere in employees private lives, and a lack of qualified personnel to develop and present the programs (Hodges, 1982).

The majority of programs are offered by company personnel who have only minimal, if any, formal training in retirement preparation. As stated earlier,

the sessions are usually limited to pension benefits and Social Security. Other sources of programs are professional retirement counselors and published materials to which employers can subscribe. The degree of efficacy of any of these programs in preparing individuals for retirement has not been proven. However, employees who do participate feel very positive about the programs and believe that they have benefited (Rowe, 1973; Greene et al., 1969; Glamser and DeJung, 1975; Glamser, 1981). Studies have also indicated that employees are interested in a broad range of issues and that they enjoy an atmosphere in which they can share their feelings and apprehensions (Kalt and Kohn, 1975; Tiberi, 1978).

Program Formats

There are three main modes of retirement preparation. The first, written counseling in the form of publications and guidebooks on retirement-related subjects, is the most widespread. Many companies make this type of assistance available to employees although there is no assurance that it is actually used. Furthermore, it is not specific to individual needs or geographic areas.

The second mode of retirement counseling is the individual approach. It usually consists of one or more briefings with advice on benefits and social security. These sessions are usually offered by personnel managers.

Group counseling is the third mode of preparation. It is generally more comprehensive and covers a wide range of issues. The sessions usually involve the spouse. Only 15% of the corporations in the United States offering retirement preparation involve group sessions (Glamser, 1981). However, participants involved in these types of programs have been found to be better prepared and to be more knowledgeable regarding issues than participants in the other modes (Glamser and DeJong, 1975).

The University Based Program

The pre-retirement program developed at San Jose State University has attempted to meet the needs of both employers and employees. The Program combines two modes of delivery in that it entails group discussions on a wide range of issues with the possibility of individual follow-up and counseling. No attempt is made by the consultants to either manipulate or influence employees while the backgrounds and experiences of the consultants give employees some assurance of the quality of the presentations.

The Program was initiated through the inter-disciplinary gerontology program and is composed of faculty members from the departments of nursing, business, recreation and leisure studies, gerontology, and occupational therapy. Each of the consultants is experienced not only in his or her particular subject matter but has taught these subjects with a focus in gerontology. Each person is responsible for his or her own content within the overall framework provided by the coordinator of the retirement program.

The topics covered involve several subjects found to be important to participants but which are usually not offered in pre-retirement seminars such as housing, legal matters, leisure and volunteer work and health (Kalt and Kohn, 1975). The program also discusses finances, including budgeting on a fixed income. The consultants are able to add extra dimensions to the discussions in that the information is made pertinent to the local area; referrals to specific housing developments, health care facilities, and other types of services can be made.

In order to test the format and the material, the first group of sessions was offered on-campus for six consecutive weeks during the lunch hour, specifically for faculty and staff. Participants could come to all or any of the

sessions. Questionnaires were distributed before the sessions to obtain information on the needs, interest, and backgrounds of the participants. Each session was subsequently evaluated.

The second phase of the program offered the session in a local library for both university personnel and others. In this phase the format for the program was changed to two 3 hour sessions in the evening. Each session involved information and group discussion of the issues in a round table setting. Participants were also encouraged to talk individually with the consultants.

Description of the Participants

San Jose State University has 880 regular full-time faculty, 70% of this group are over the age of 45. The pre-retirement program had a total of 41 participants or approximately 5% of the faculty. Exact reasons for this low level of interest are not known but overall worries about the economy and even possible lay-offs may make many faculty members hesitant to show any interest in retirement at this time. Other studies have shown participation rates to vary between 30 and 50% in companies (Conference Board, 1977).

The ages of the participants in the retirement program ranged from 39 to 72 years with the median being 58. The majority, 70%, were women and the average income of the group was $29,000. Most people stated their health was good and that it would not be a factor in their retirement.

Most of the participants, 66%, were satisfied with their employment. However, the majority, 88%, were looking forward to retirement. This may be related to the high activity and involvement that people had outside of work. Participants were very active in organizations, 46% attended meetings frequently, while only 4% did not belong to any associations. The group was also

involved in a wide range of leisure activities; the median time spent on these activities was 11 hours per week. Ninety six percent looked forward to spending more time in these pursuits after retirement. These findings are congruent with those of other studies which have also shown that good perceived health, organizational affiliations, and high job satisfaction are associated with positive attitudes towards retirement (MacPherson and Guppy, 1979).

The majority of participants, 97%, who had friends who had retired felt that these persons were satisfied with retirement. As a whole the group appeared to be quite involved in social relations, 75% saw friends very frequently. On the other hand, only 20% socialized with people from work. Most people anticipated spending more time with their friends after retirement.

The majority, 68%, had already engaged in some pre-retirement planning, most frequently this was financial. Other types of preparation that persons had done were beginning new hobbies, looking at potential volunteer positions, and visiting new cities and places in which to live. Only 20% had not given any prior thought to retirement.

The main concern that people had about retirement was financial; this was mentioned by 51% of the group. Other concerns included health (24%), activities (15%), and loneliness (12%). It is interesting to note that although finances was a common interest to all participants, loneliness was mentioned only by women.

Summary of Findings

In summary, the participants at the workshop appeared to be healthy, to enjoy their work, and to be looking forward to retirement. The group was involved in social networks, organizations, and leisure activities and looked

Characteristics of Participants
in Pre-Retirement Sessions (N=41)

Median Age (years)	38
Median Income (Year)	$29,000
Sex	
Male (%)	30
Female (%)	70
Satisfied with Employment (%)	66
Looking forward to Retirement (%)	88
Organizational Involvement	
Belong to Organizations (%)	96
Attend Meetings (%)	46
Leisure	
Median Hours a Week	11
Look Forward to More Time (%)	96
Social Activities	
See Friends Frequently (%)	73
See Work Friends (%)	20
Look Forward to More Time With Friends (%)	87
Previous Pre-Retirement Planning (%)	68
Retirement Concerns	
Finances (%)	51
Health (%)	24
Activities (%)	15
Loneliness (%)	12

forward to spending more time in these pursuits. Most people had already done some planning for retirement, mainly financial, but finances remained the main concern.

This concern was also reflected in the pre-retirement sessions as the most interest was shown in the discussions of investments, budgeting, and pensions. This pervasive interest in finances parallels the earlier findings of Benz (1958) and Rowe (1972) regarding the primary pre-retirement concerns of academics. In both their studies, pensions and annuities were the most important issues to faculty considering retirement. Moreover, Patton (1977) found that 71% of the faculty members of the University of California system would retire early if they had acceptable pensions.

The interest in retirement by this group of highly educated and skilled professionals may be due to the fact that retirement to them does not necessarily involve role termination. Academics have the ability to pursue the same interests and style of life in the post-retirement period (Havighurst, 1979). Furthermore, the high involvement of this group in other social networks and organizations may also increase their positive attitudes towards retirement in that they look forward to having more time to spend in these activities.

The participants showed less interest in the topics of health care, housing, and leisure although they were eager to learn about local sources of information and programs. The majority were not knowledgeable about community programs and resources. This appeared to be an area where more education is needed.

In comparing the two types of program formats, the six session and the two session, there were definite advantages to the two session program for this population. As this group appeared to be fairly well-prepared for re-

tirement, the subjects could be discussed adequately in two 3-hour sessions. Different groups of participants may require more time in other topics; flexibility needs to be built into the program.

The informality of the sessions meant that topics could be covered in as much depth as needed, thus in this group more time was spend on finances than on health. Moreover, the atmosphere was conducive to the development of group discussions which brought further illumination to the topics as participants brought in their own attitudes and experiences. The consultants, experienced in instructional techniques, were able to focus these discussions as needed. These discussions were a very important feature of the sessions.

The specific interests of this population indicates that varying groups of employees may have diverse needs regarding pre-retirement planning. Consultants providing such workshops need to be both knowledgeable in many subjects and flexible enough to meet these needs if the workshops are to be pertinent to the individuals.

The participants evaluated the workshop very positively. The majority, 87%, found the information presented to be very useful. Recommendations for future workshops included more emphasis on the single person and further information on nutrition and health. Several participants commented specifically on the atmosphere and how they enjoyed the opportunity to discuss their ideas and feelings with their peers.

Advantages of a University Based Pre-Retirement Program

The University, with the inter-disciplinary backgrounds and interests of its faculty provides the ideal base for the development of pre-retirement programs. There are several advantages to the use of such a program for both employers and employees in the community.

First of all, the university consultants are knowledgeable not only in specific subject matter but also in instructional techniques and adult development and problems. This level of expertise means that an atmosphere conducive to learning and enjoyable to the participants can be established in the workshops. This experience can also provide employers with some assurance of the quality of the program; this is particularly important in a period when there exists no formal training or licensing requirements for retirement planners.

Another advantage of the university based system is that it permits and encourages the use of several consultants rather than depend upon the knowledge of one individual. This results in an overall higher quality of content in that subjects can be discussed in-depth.

Moreover, each of the individual consultants, as they are at the university, can be available for further counseling or follow-up in their specific areas. In the present program, this availability and mechanism for referral is illustrated in the example of the nurse-practitioner who was also the pre-retirement consultant on health care. As she administered an out-patient clinic for older people, she was able to make direct referrals for follow-up and treatment as well as provide information at the workshop. Several of the other consultants were contacted regarding specific programs in housing and volunteer activities. This type of continuation in terms of follow-up and referrals is built into the university program.

Another advantage of the university based system is that the information and material can be easily revised as new data is obtained. It can also be modified according to the needs of the group. The research and scholarly activities of the consultants means that they are current with new developments and findings in their respective areas. This academic approach to the subjects

also means that such consultants may be in a more favorable position to pioneer new forms of pre-retirement programs and techniques.

The university based program can also be offered in public community locales as was done with in the second phase of this project. This is an advantage to employees who may not have such programs offered at their work. The status and prestige of the university serve to motivate individuals to attend these sessions.

There are also several advantages to the university as a result of this type of expansion of its activities. The retirement preparation program offers a vehicle for teaching and training students interested in careers in industrial gerontology or pre-retirement planning. Several students have been clearly involved with the development and evaluation of this program and have created their own independent research projects in relation to it.

The program also provides a means for increased visibility for the university and the gerontology program in particular. In periods of generally declining enrollments, this visibility can result in reaching more potential students. As larger numbers of older people have been returning to universities for further education or training, the pre-retirement workshops may act as a direct link with this population. Moreover, the workshops can also result in new training programs for corporation personnel, particularly in retirement planning.

In summary, this paper has described the beginning phases of a university based pre-retirement program. This program, having tested its format on university personnel, is now ready to be marketed in the community. The project has illustrated the role that universities can play in the development of re-

tirement preparation programs. With their innate resources and community status, they can take an active part in meeting the growing needs of both older population and industry. The demand for such programs is expected to increase (Fritz, 1978); universities have the opportunity, by expanding their traditional roles, to meet these demands.

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